## Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 1 of 64

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Id	entify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your fu	ull name		
	Write th	ne name that is on	Mary	
	your government-issued picture identification (for	First name	First name	
	exampl	example, your driver's	J	
	license	or passport).	Middle name	Middle name
		our picture	Brooks	
		cation to your g with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		er names you have n the last 8 years		
		your married or names.		
3.	your Sonumber Individ	ne last 4 digits of ocial Security or or federal lual Taxpayer ication number	xxx-xx-4399	

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 2 of 64 Case number (if known)

Debtor 1 Mary J Brooks

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	1121 Lotus Drive Round Lake Beach, IL 60073	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		<u>Lake</u> County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 3 of 64

Case number (if known) Debtor 1 Mary J Brooks

ar	Tell the Court About	Your Bar	nkruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to the under	☐ Cha	pter 7					
		☐ Cha	pter 11					
		☐ Cha	pter 12					
		■ Cha	pter 13					
3.	How you will pay the fee	— а о	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay					
						e this option, sigr	and attach the <i>Applic</i>	ation for Individuals to Pay
			•	ling Fee in Installments (Official Form 103A).  est that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may,				
		b tł	ut is not requal to a contract applies to	uired to, waive your fee, and ro o your family size and you are cation to Have the Chapter 7 F	nay do s unable t	o only if your inco o pay the fee in ir	me is less than 150% nstallments). If you cho	of the official poverty line bose this option, you must fill
).	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
	lust o yours.	_ 100.	District	ND IL Ch 7 discharged	When	12/16/13	Case number	13-47916
			District	14D IE On 7 disonarged	When	12/10/13	Case number	10 47010
			District		When		Case number	
			2.0					
0.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
11.	Do you rent your	<b>=</b> N.	Go to li	ine 12				
	residence?	■ No.		ur landlord obtained an eviction	n judam	ent against vou?		
		☐ Yes.		No. Go to line 12.	n juagm	ent against you?		
					About -	n Eviation Inde	ont Against Vo. (F	101A) and file it as now -f
				Yes. Fill out <i>Initial Statement</i> this bankruptcy petition.	ADOUT A	ı ⊑viction Juagm	eni Against You (Form	TOTA) and file it as part of

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 4 of 64 Case number (if known) Mary J Brooks Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4:

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 5 of 64

Debtor 1 Mary J Brooks

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main

Document Page 6 of 64 Case number (if known) Mary J Brooks Debtor 1 **Answer These Questions for Reporting Purposes** Part 6: Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 1** 25.001-50.000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Mary J Brooks Signature of Debtor 2 Mary J Brooks Signature of Debtor 1 Executed on February 21, 2018 Executed on

MM / DD / YYYY

MM / DD / YYYY

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 7 of 64

Debtor 1 Mary J Brooks

Debtor 1 Mary J Brooks

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Edwin	L Feld	Date	February 21, 2018	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
Edwin L F	eld 6188070			
Edwin L F	eld & Associates, LLC			
Firm name				
1 N LaSall	le Street			
<b>Suite 1225</b>	5			
Chicago, I	IL 60602			
Number, Street,	City, State & ZIP Code			
Contact phone	312-263-2100	Email address		
6188070 II	L			
Bar number & S	tate			

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main

Debtor 1	Mary J Brooks		
	First Name	Middle Name	Last Name
Debtor 2			
Spouse if, filing)	First Name	Middle Name	Last Name
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS
2			
Case number _			

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	eente
			of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	14,901.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	14,901.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	19,438.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	42,883.00
	Your total liabilities	\$	62,321.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,094.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,559.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a hardest straight surpasses, 20 H S O S 4550	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Desc Main Entered 02/21/18 13:14:05 Filed 02/21/18 Case 18-04662 Doc 1 Document

Page 9 of 64 Case number (if known) Debtor 1 Mary J Brooks

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

2,900.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort A on Cohodula E/E compthe following.	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Fill in			Document	Page 10 of 64		
	this info	ormation to identify your		Faue 10 01 04		
Debto	r 1	Mary J Brooks				
		First Name	Middle Name	Last Name		
Debto (Spouse	r 2 , if filing)	First Name	Middle Name	Last Name		
		Sankruptcy Court for the	NORTHERN DISTRICT OF I	LLINOIS		
		sammapley Court for the.				
Case	number	-				Check if this is ar amended filing
						ag
Offic	cial F	orm 106A/B				
Scł	nedu	le A/B: Prop	ertv			12/15
n each	category,	separately list and describe	e items. List an asset only once.			the category where you thir
			possible. If two married people ar et to this form. On the top of any			
nore s	ace is ne	eded, attach a separate sne	et to this form. On the top of any	additional pages, write your na	me and case number (if ki	nown). Answer every questio
Part 1:	Describ	e Each Residence, Building	, Land, or Other Real Estate You	Own or Have an Interest In		
. Do y	ou own or	have any legal or equitable	interest in any residence, buildir	ng, land, or similar property?		
■ N	o. Go to Pa	art 2				
_		e is the property?				
Part 2:	Describ	e Your Vehicles				
omeo 8. <b>Car</b>	s, vans,	trucks, tractors, sport u	tility vehicles, motorcycles			
	lo	trucks, tractors, sport u	tility vehicles, motorcycles			
3. <b>C</b> ar	lo	trucks, tractors, sport u		n the property? Check one		d claims or exemptions. Put
3. Car □ N ■ Y	lo es			n the property? Check one	the amount of any sec	d claims or exemptions. Put ured claims on <i>Schedule D:</i> Claims Secured by Property.
3. Car □ N ■ Y	lo es Make:	Chevy Impala 2014	Who has an interest in ■ Debtor 1 only □ Debtor 2 only	n the property? Check one	the amount of any sec	ured claims on Schedule D:
3. Car □ N ■ Y	Make: Model: Year: Approxim	Chevy Impala 2014 ate mileage: 79	Who has an interest in  □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debto	or 2 only	the amount of any sec Creditors Who Have (	ured claims on Schedule D: Claims Secured by Property.
3. Car □ N ■ Y	Make: Model: Year: Approxim	Chevy Impala 2014 ate mileage: 79	Who has an interest in ■ Debtor 1 only □ Debtor 2 only	or 2 only	the amount of any sec Creditors Who Have C	cured claims on Schedule D: Claims Secured by Property.  Current value of the
3. Car □ N ■ Y	Make: Model: Year: Approxim	Chevy Impala 2014 ate mileage: 79	Who has an interest in  □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debto	or 2 only debtors and another	the amount of any sec Creditors Who Have C	ured claims on Schedule D: Claims Secured by Property.  Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

page 1

	Case 15-04002 DOC 1 Filed 02/21/15 Efficied 02/21/15 13.14.05	Desc Main
Debtor 1	Mary J Brooks  Document Page 11 of 64  Case number (if known)	
■ Yes	Describe	
	Furnishings	\$500.00
□ No	nics es: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music c including cell phones, cameras, media players, games  Describe	
	2 TVs, laptop, misc	\$400.00
Examp ■ No	<ul> <li>bles of value</li> <li>es: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles</li> <li>Describe</li> </ul>	, or baseball card collections;
Examp ■ No	ent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments  Describe	and kayaks; carpentry tools;
■ No □ Yes.  11. Clothe	oles: Pistols, rifles, shotguns, ammunition, and related equipment  Describe	
■ Yes	Describe	
	Clothing (not marketable)	Unknown
■ No □ Yes.  13. <b>Non-fa</b> Exam	y bles: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, go Describe  rm animals bles: Dogs, cats, birds, horses  Describe	jold, silver
■ No	her personal and household items you did not already list, including any health aids you did not list  Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$900.00
	scribe Your Financial Assets vn or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 2

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 12 of 64 Case number (if known) Debtor 1 Mary J Brooks 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... 17 1 **Checking - Chase** \$1.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Official Form 106A/B Schedule A/B: Property page 3

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☐ Yes. Give specific information about them...

■ No

		Case 18-04662	Doc 1	Filed 02/21/18 Document	Entered 02/21/18 13:14:05 Page 13 of 64	Desc Main
De	btor 1	Mary J Brooks		Boodinent	Case number (if known)	
	<i>Examp</i> ■ No	es, franchises, and other les: Building permits, exclu	isive licenses,		n holdings, liquor licenses, professional licen	ses
Мо	ney or p	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	No	unds owed to you  Give specific information al	bout them, inc	cluding whether you alre	eady filed the returns and the tax years	
	<i>Examp</i> ■ No	support  les: Past due or lump sum  Give specific information		usal support, child supp	ort, maintenance, divorce settlement, proper	ty settlement
	Examp ■ No	imounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance p	payments, disability ber someone else	efits, sick pay, vacation pay, workers' comp	ensation, Social Security
1	<i>Examp</i> □ No	ts in insurance policies  les: Health, disability, or life  Name the insurance compa			(HSA); credit, homeowner's, or renter's insura	ance
			pany name:	olicy and list its value.	Beneficiary:	Surrender or refund
		Com		olicy and list its value.	Beneficiary:	Surrender or refund value: \$0.00
32. 33. 34.	If you a someon No No Yes.  Claims Examp No Yes.  Other con No Yes.  Any fina No	Terr  erest in property that is describe the beneficiary of a living the has died.  Give specific information  against third parties, where the beneficiary of a living the has died.  Describe each claim	m policy lue you from g trust, expect ether or not and disputes, insected claims of	someone who has die t proceeds from a life in you have filed a lawsu surance claims, or right	ed  nsurance policy, or are currently entitled to re-	value: \$0.00  ceive property because
32. 33. 34. 35.	If you a someon with the sound of the sound	erest in property that is describe the beneficiary of a living the has died.  Give specific information  against third parties, wholes: Accidents, employment and unliquidate the contingent and unliquidate and unliquidate and assets you did not give specific information  Give specific information  the dollar value of all of your property of the contingent and unliquidate	m policy lue you from g trust, expectether or not and disputes, installed claims of already list	someone who has diest proceeds from a life in you have filed a lawsusurance claims, or right every nature, includir	ed  nsurance policy, or are currently entitled to re-  it or made a demand for payment s to sue	value: \$0.00  ceive property because
32. 33. 34. 35.	If you a someon with the sound of the sound	Terr  erest in property that is dure the beneficiary of a living the has died.  Give specific information  against third parties, wholes: Accidents, employment and unliquidate the contingent and unliquidate the con	m policy lue you from g trust, expected claims of already list	someone who has diet proceeds from a life in you have filed a lawsusurance claims, or right every nature, includir	ed insurance policy, or are currently entitled to red it or made a demand for payment is to sue ing counterclaims of the debtor and rights ing counterclaims of the debtor and rights.	value:

No. Go to Part 6.

Entered 02/21/18 13:14:05 Case 18-04662 Doc 1 Filed 02/21/18 Desc Main Document Page 14 of 64 Case number (if known) Debtor 1 Mary J Brooks ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 ...... \$0.00 56. Part 2: Total vehicles, line 5 \$14,000.00 Part 3: Total personal and household items, line 15 57. \$900.00 Part 4: Total financial assets, line 36 \$1.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00

\$14,901.00

Copy personal property total

Official Form 106A/B

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$14,901.00

\$14,901.00

	Ca	Se 18-04002 L	Document	_	Page 15 of 64	1.05 Desc Main
Fil	II in this inform	nation to identify your			Pade 13 01 04	
De	ebtor 1	Mary J Brooks				
_		First Name	Middle Name	L	ast Name	
	ebtor 2 oouse if, filing)	First Name	Middle Name	L	ast Name	
Ur	nited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS	
C.	ase number					
	known)					☐ Check if this is an amended filing
	fficial For					
S	chedule	e C: The Pro	operty You Cla	ıim	as Exempt	4/16
For spe any fun exe	ecific dollar amy y applicable stands—may be un emption to a pa	property you claim as nount as exempt. Alter atutory limit. Some exe nlimited in dollar amo	natively, you may claim the femptions—such as those for unt. However, if you claim ar	full fa r heal n exer	ir market value of the property be th aids, rights to receive certain mption of 100% of fair market val	One way of doing so is to state a bing exempted up to the amount of penefits, and tax-exempt retirement ue under a law that limits the tt, your exemption would be limited
	<u> </u>	statutory amount. y the Property You Cla	im as Evemnt			
			laiming? Check one only, eve	n if w	our engues is filing with you	
١.	_		,	•	, , ,	
	_	J	nonbankruptcy exemptions.	11 U.	5.C. § 522(D)(3)	
_			ns. 11 U.S.C. § 522(b)(2)		Cit to the totamentary halous	
2.			•	•	fill in the information below.	Charifia laws that allow avamention
		on of the property and line hat lists this property	con Current value of the portion you own  Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption
	Furnishings	<b>S</b>	\$500.00	_	\$500.00	735 ILCS 5/12-1001(b)
	Line from Sch	nedule A/B: <b>6.1</b>			100% of fair market value, up to any applicable statutory limit	
	2 TVs, lapto	pp, misc nedule A/B: <b>7.1</b>	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
					100% of fair market value, up to any applicable statutory limit	
		ot marketable) nedule A/B: 11.1	Unknown		100%	735 ILCS 5/12-1001(a)
					100% of fair market value, up to any applicable statutory limit	
	Term policy Line from Sch	nedule A/B: <b>31.1</b>	\$0.00		100%	215 ILCS 5/238
					100% of fair market value, up to any applicable statutory limit	
_						

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

> Yes

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Page 16 of 64 Case number (if known) Document

Debtor 1 Mary J Brooks

	Case	18-04662	Doc 1 Filed 02/		ed 02/21/18 13:1	L4:05 Desc M	lain
Fill in	this informat	ion to identify you		em Faue I	7 01 04		
Debtor	· 1	Mary J Brooks					
202101	_	First Name	Middle Name	Last Name			
Debtor (Spouse	_	First Name	Middle Name	Last Name			
	. 0,						
United	States Bankr	uptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS			
Case r	number )						if this is an led filing
	ial Form 1 edule D		Who Have Cla	aims Secure	d by Property		12/15
needed, known). I. Do an	y creditors hav	ional Page, fill it out, e claims secured by s box and submit the	nis form to the court with y	ach it to this form. On th	ne top of any additional pa	iges, write your name ar	
		of the information	pelow.				
Part 1		ecured Claims		-4 4b	Column A	Column B	Column C
each cla	aim. If more tha	n one creditor has a pa	ore than one secured claim, li articular claim, list the other cr er according to the creditor's n	editors in Part 2. As mucl		Value of collateral that supports this claim	Unsecured portion If any
211	Vells Fargo Services	Dealer	Describe the property that	secures the claim:	\$19,438.00	\$14,000.00	\$5,438.00
	reditor's Name		2014 Chevy Impala 7 w/lien				<u> </u>
	PO Box 1697 Vinterville, I		As of the date you file, the apply.  Contingent	claim is: Check all that			
N	umber, Street, City	y, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who o	wes the debt?	Check one.	Nature of lien. Check all the	nat apply.			
_	tor 1 only tor 2 only		An agreement you made car loan)	(such as mortgage or se	cured		
☐ Deb	tor 1 and Debto	r 2 only	☐ Statutory lien (such as ta	x lien, mechanic's lien)			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$19,438.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$19,438.00

Last 4 digits of account number

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ At least one of the debtors and another

☐ Check if this claim relates to a

Date debt was incurred 2/16

community debt

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main

Document Page 18 of 64 Fill in this information to identify your case: Debtor 1 Mary J Brooks Middle Name First Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 A Tec Ambulance Last 4 digits of account number \$681.00 Nonpriority Creditor's Name PO Box 6639 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical Services

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 19 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.2 ACL Last 4 digits of account number \$676.00 Nonpriority Creditor's Name P.O. Box 27901 When was the debt incurred? West Allis, WI 53227 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes 4.3 **Advocate Condell Med Center** Last 4 digits of account number \$556.00 Nonpriority Creditor's Name PO Box 6572 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify 4.4 **Antioch Manor Apts** Last 4 digits of account number \$2,598.00 Nonpriority Creditor's Name When was the debt incurred? 445 Donin Dr Antioch, IL 60002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Prior landlord ☐ Yes

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 20 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.5 AT&T U-Verse Last 4 digits of account number \$101.00 Nonpriority Creditor's Name P.O. Box 5014 When was the debt incurred? Carol Stream, IL 60197-5014 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Services ☐ Yes 4.6 **Aurora Health Care** Last 4 digits of account number \$477.00 Nonpriority Creditor's Name PO Box 091700 When was the debt incurred? Milwaukee, WI 53209-8700 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical Services** Other. Specify 4.7 **Aurora Med Ctr** Last 4 digits of account number \$20,000.00 Nonpriority Creditor's Name 10400 75th St When was the debt incurred? Kenosha, WI 53142 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 21 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.8 Bortnik, K PsyD Last 4 digits of account number \$424.00 Nonpriority Creditor's Name 800 S Milwaukee Ave, Suite 180 When was the debt incurred? Libertyville, IL 60048 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Services ☐ Yes 4.9 Cap One Last 4 digits of account number \$425.00 Nonpriority Creditor's Name PO Box 30281 When was the debt incurred? Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.10 Cap One Last 4 digits of account number \$2,528.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 30281 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 22 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.11 Center for Internal Medicine Last 4 digits of account number \$238.00 Nonpriority Creditor's Name 501 N Riverside Dr, Suite 216 When was the debt incurred? Gurnee, IL 60031 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes 4.12 **Chicago Behavioral Hospital** Last 4 digits of account number \$1,041.00 Nonpriority Creditor's Name 555 Wilson Lane When was the debt incurred? Des Plaines, IL 60016 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify **Chicago Behavioral Phys** 4.13 Last 4 digits of account number \$143.00 Nonpriority Creditor's Name c/o Frost Arnett When was the debt incurred? PO Box 188988 Nashville, TN 37219 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Medical Services Other. Specify

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 23 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.14 **Christine Nichols** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 906 Oxford Rd When was the debt incurred? Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Accident claim - Notice Purpose Only ☐ Yes 4.15 Comcast Last 4 digits of account number \$278.00 Nonpriority Creditor's Name P.O. Box 3001 When was the debt incurred? Southeastern, PA 19398-3002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Services Other. Specify 4.16 Comed Last 4 digits of account number \$486.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 6111 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Utility Service

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 24 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.17 **Comenity Gordmans** Last 4 digits of account number \$550.00 Nonpriority Creditor's Name PO Box 182789 When was the debt incurred? Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.18 **Comenity Victoria Secret** Last 4 digits of account number \$1,893.00 Nonpriority Creditor's Name PO Box 659728 When was the debt incurred? San Antonio, TX 78265 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.19 **Discover** Last 4 digits of account number \$815.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 15316 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 25 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.20 **Enterprise Rent-A-Car** Last 4 digits of account number \$500.00 Nonpriority Creditor's Name PO Box 801988 When was the debt incurred? Kansas City, MO 64180 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Services ☐ Yes 4.21 **Fort Myers Med Group** Last 4 digits of account number \$1,104.00 Nonpriority Creditor's Name 5100 N Federal Hwy, Suite 202 When was the debt incurred? Fort Lauderdale, FL 33308 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify 4.22 **Ganesha Inst of Neurology** Last 4 digits of account number \$23.00 Nonpriority Creditor's Name PO Box 14000 When was the debt incurred? Belfast, ME 04915 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Medical Services

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 26 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.23 **Global Health Care** Last 4 digits of account number \$149.00 Nonpriority Creditor's Name 4250 N Marine Dr #236 When was the debt incurred? Chicago, IL 60613 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes 4.24 **Horizons Behav Health** Last 4 digits of account number \$1,360.00 Nonpriority Creditor's Name 500 Coventry Lane, Suite 205 When was the debt incurred? Crystal Lake, IL 60014 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify 4.25 **IHC Libertyville Emerg Phys** Last 4 digits of account number \$36.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 3261 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 27 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.26 **IL Gastro Group** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name c/o Keynote Consulting When was the debt incurred? 220 W Campus Dr #102 Arlington Heights, IL 60004 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Purpose Only ☐ Yes 4.27 **Infinity Healthcare Phys** Last 4 digits of account number \$36.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 078894 Milwaukee, WI 53278 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes 4.28 Last 4 digits of account number **Lake County Health Dept** \$734.00 Nonpriority Creditor's Name When was the debt incurred? 3010 Grand Ave Waukegan, IL 60085 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 28 of 64 Case number (if know)

Debioi	Waly 3 Blooks	Case Hulliber (II know)	
4.29	Midland Funding	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 2365 Northside Dr, Suite 300 San Diego, CA 92108	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Notice Purpose Only	
4.30	Midwest Diagnostic Pathology	Last 4 digits of account number	\$2.00
	Nonpriority Creditor's Name 520 E 22nd St Lombard, IL 60148	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Continued.	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Services	
4.31	Northshore Center for Gastro	Last 4 digits of account number	\$1,961.00
	Nonpriority Creditor's Name  1880 W Winchester Rd, Suite 201	When was the debt incurred?	
	Libertyville, IL 60048  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Continued.	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical Services	
	<del>-</del> ··	— Other. Specify	

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 29 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.32 Northwestern Lake Forest Hospital Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 660 N Westmoreland Rd When was the debt incurred? Lake Forest, IL 60045 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Purpose Only ☐ Yes 4.33 Northwestern Med Fac Found Last 4 digits of account number \$3.00 Nonpriority Creditor's Name 26609 Network Place When was the debt incurred? Chicago, IL 60673-1266 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify 4.34 Orion Anesthesia Associates, PC Last 4 digits of account number \$347.00 Nonpriority Creditor's Name When was the debt incurred? 333 Busse Highway Number 991 Park Ridge, IL 60068 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 30 of 64

Debtor 1 Mary J Brooks Case number (if know) 4.35 Scion Lab Services Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 4111 SW 47th Ave, Unit 333 When was the debt incurred? Fort Lauderdale, FL 33314 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Purpose Only ☐ Yes 4.36 Serenity House of Libertyville Last 4 digits of account number \$120.00 Nonpriority Creditor's Name PO Box 6206 When was the debt incurred? Libertyville, IL 60048 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify 4.37 Tylkin, E MD Last 4 digits of account number \$323.00 Nonpriority Creditor's Name When was the debt incurred? c/o Certified Services **PO Box 177** Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 31 of 64 Case number (if know)

Debtor	1 Mary J Brooks	Case number (if know)	
4.38	Vernon Hills Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	800 S Milwaukee Ave Libertyville, IL 60048	When was the debt incurred?	
-	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	_	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Purpose Only	
4.39	Village of Antioch	Last 4 digits of account number	\$301.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 6253 Carol Stream, IL 60197	when was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Services	
4.40	White Sands Rehab Nonpriority Creditor's Name	Last 4 digits of account number	\$1,974.00
	1820 Colonial Blvd Fort Myers, FL 33907	When was the debt incurred?	
-	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	_	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Services	
Part 3: 5. Use thi		That You Already Listed  It your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if	a collection agency is
more t		e else, list the original creditor in Parts 1 or 2, then list the collection agency here. Seed in Parts 1 or 2, list the additional creditors here. If you do not have additional per age.	
		which entry in Part 1 or Part 2 did you list the original creditor?	
AFNI		ne 4.15 of (Check one):	
	ox 3427 iington, IL 61702	Part 2: Creditors with Nonpriority Unsecured Cla	ims
ااان		st 4 digits of account number	

Official Form 106 E/F

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 32 of 64

Debtor 1 Mary J Brooks		Case number (if know)
Name and Address Alliance One 4850 Street Rd., Suite 300 Trevose, PA 19053	On which entry in Part 1 or Part 2 did y Line 4.10 of ( <i>Check one</i> ):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address CCS 725 Canton St Norwood, MA 02062	On which entry in Part 1 or Part 2 did y Line 4.16 of ( <i>Check one</i> ):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Choice Recovery 1550 Old Henderson Rd, Suite S100 Columbus, OH 43220	On which entry in Part 1 or Part 2 did y Line 4.34 of ( <i>Check one</i> ):  Last 4 digits of account number	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Enhanced Recovery Co PO Box 57547 Jacksonville, FL 32241	On which entry in Part 1 or Part 2 did y Line 4.5 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address FCO 12304 Baltimore Ave, Suite E Beltsville, MD 20705	On which entry in Part 1 or Part 2 did y Line 4.4 of ( <i>Check one</i> ):  Last 4 digits of account number	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Firstsource Advantage LLC 205 Bryant Woods South Amherst, NY 14228	On which entry in Part 1 or Part 2 did y Line 4.10 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Frost Arnett PO Box 188988 Nashville, TN 37219	On which entry in Part 1 or Part 2 did y Line 4.12 of ( <i>Check one</i> ):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address ICS PO Box 1010 Tinley Park, IL 60477	On which entry in Part 1 or Part 2 did y Line 4.3 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Kohn Law Firm S.C. 735 N. Water St., Suite 1300 Milwaukee, WI 53202-4106	On which entry in Part 1 or Part 2 did y Line 4.29 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address McCarthy, Burgess & Wolff 26000 Cannon Rd Cleveland, OH 44146	On which entry in Part 1 or Part 2 did y Line 4.16 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Midland Credit Management P.O. Box 939019 San Diego, CA 92193-9019	On which entry in Part 1 or Part 2 did y Line 4.18 of ( <i>Check one</i> ):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Midland Funding 2365 Northside Dr, Suite 300 San Diego, CA 92108	On which entry in Part 1 or Part 2 did y Line 4.18 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 33 of 64

Debtor 1 Mary J Brooks Case number (if know) Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Northwest Collectors** Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 3601 Algonquin Rd, Suite 232 ■ Part 2: Creditors with Nonpriority Unsecured Claims Rolling Meadows, IL 60008 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Professional Placements** Line 4.31 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 272 N 12th St ■ Part 2: Creditors with Nonpriority Unsecured Claims Milwaukee, WI 53233 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **State Collection Service** Line **4.2** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2509 S. Stoughton Rd ■ Part 2: Creditors with Nonpriority Unsecured Claims Madison, WI 53716 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.25 of (Check one): State Collection Service ☐ Part 1: Creditors with Priority Unsecured Claims 2509 S. Stoughton Rd ■ Part 2: Creditors with Nonpriority Unsecured Claims Madison, WI 53716 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Transworld Systems** Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 500 Virginia Dr, Suite 514 Part 2: Creditors with Nonpriority Unsecured Claims Fort Washington, PA 19034 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor?

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				 
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 42,883.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 42,883.00

Line 4.39 of (Check one):

Last 4 digits of account number

Wakefield & Assoc

Fort Morgan, CO 80701

PO Nox 58

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main

			III FAUC 34 01 04	
Fill in this infor	mation to identify your	case:		
Debtor 1	Mary J Brooks			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is amended filing

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1					
	Name				_
					_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	Number	Olicet			
	City		State	ZIP Code	<del></del>
2.3					
	Name				
	Number	Street			<del>_</del>
	City		State	ZIP Code	
2.4					_
	Name				
					<u> </u>
	Number	Street			
	City		State	ZIP Code	_
2.5			<u> </u>		
	Name				<del></del>
	Number	Street			_
	City		State	ZIP Code	_
	Oity		Olale	Zii Code	

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main

		Docume	ent Page 35 d	of 64	
Fill in this	information to identify your	case:			
Debtor 1	Mary J Brooks				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				Check if this is an	
				amended filing	
Officia	l Form 106H				
	lule H: Your Cod	obtore		40/4	-
Scried	iule II. Toul Cou	EDIOI 2		12/1:	<u> </u>
	and case number (if known) you have any codebtors? (If			e as a codebtor.	
■ No □ Yes	S				
	hin the last 8 years, have you			ry? (Community property states and territories include nington, and Wisconsin.)	
■ No	. Go to line 3.				
	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor only	if that person is a guarar	ntor or cosigner. Make	r if your spouse is filing with you. List the person shesure you have listed the creditor on Schedule D (Off 06G). Use Schedule D, Schedule E/F, or Schedule G	icia
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the de	bt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:	
3.1				☐ Schedule D. line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			<u> </u>	
	City	State	ZIP Code		
				Doublette B.F.	—
3.2	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule E/F, line	
_	Number				
	Number Street City	State	ZIP Code		

# Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 36 of 64

	nformation to identify your c									
Debtor 1	Mary J Broo	ks								
Debtor 2 (Spouse, if filin	g)				_					
United Stat	es Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
Case numb						□ Ar		ed filing ent showin	g postpetition	
<u>Officia</u>	l Form 1061					M	M / DD/ Y	YYY		
Sched	lule I: Your Inc	ome								12/1
spouse. If y attach a seponder 1:  1. Fill in	correct information. If you you are separated and you parate sheet to this form.  Describe Employment  your employment	r spouse is not filing w	ith you, do not inclu	ıde info	mat	ion about	your spumber (if	ouse. If m known). <i>I</i>	ore space is	needed,
	nation.		_				□ Emple		iiig spouse	
attach inform	have more than one job, a separate page with ation about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Not employed			
emplo	yers.	Occupation Senior pharmacy technoic			ncia	<u>n</u>				
	e part-time, seasonal, or nployed work.	Employer's name	Walgreen's							
	pation may include student nemaker, if it applies.	Employer's address	200 Wilmot Rd Deerfield, IL 60	015						
		How long employed t	here? <u>5 yrs</u>				_			
Part 2:	Give Details About Mor	nthly Income								
Estimate m spouse unle	onthly income as of the days you are separated.  ar non-filing spouse have mo, attach a separate sheet to	ate you file this form. If	, ,	•	,	•	that pers	on on the l	•	J
						roi Den			ng spouse	
	nonthly gross wages, salations). If not paid monthly,			2.	\$	2,	842.00	\$	N/A	
3. Estim	ate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	

# Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 37 of 64

Deb	tor 1	Mary J Brooks		С	ase r	number ( <i>if kr</i>	own)				
					For	Debtor 1			Debtor filing s	2 or pouse	
	Cop	by line 4 here	4.	_	\$	2,842	2.00	\$		N/A	
5.	List	all payroll deductions:									
-	5a.	Tax, Medicare, and Social Security deductions	5a	<b>1</b> .	\$	603	3.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		<u>\$</u> —		0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	50	<b>:</b> .	\$		0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	50	ı.	\$	(	0.00	\$		N/A	-
	5e.	Insurance	5e		\$	145	5.00	\$		N/A	- -
	5f.	Domestic support obligations	5f.		\$		0.00	\$		N/A	-
	5g.	Union dues	5g	,	\$		0.00	\$		N/A	
	5h.	Other deductions. Specify:	5r		\$			+ \$		N/A	
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$		3.00	\$		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$	2,094	.00	\$		N/A	-
8.	List 8a.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	<b>a</b> .	\$	(	0.00	\$		N/A	
	8b.	Interest and dividends	8b	).	\$	(	0.00	\$		N/A	
	8c. 8d. 8e. 8f.	Family support payments that you, a non-filing spouse, or a depende regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive	80 80 86	ı.	\$ \$ \$	(	).00 ).00 ).00	\$ \$ \$		N/A N/A N/A	
	9.4	Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	8f.		\$		0.00	\$		N/A	-
	8g. 8h.	Other monthly income. Specify:	98 48	,	»— \$		0.00			N/A N/A	-
	011.	Other months, moomer opening.	01	···	Ψ			·		11//	- <del>-</del>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		(	0.00	\$		N/A	<u>\</u>
10.		culate monthly income. Add line 7 + line 9.	10.	\$	2	2,094.00	+ \$		N/A	= \$	2,094.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L								
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedulude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are notify:	our dep			•		•	chedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certiles							12.	\$	2,094.00
13.	Do	you expect an increase or decrease within the year after you file this for No.	m?							Combir monthl	ned y income

Official Form 106I Schedule I: Your Income page 2

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 38 of 64

Fill in t	this information to identify your case:				
Debtor	Mary J Brooks			k if this is: An amended filing	
Debtor (Spouse	e, if filing)			•	ving postpetition chapter the following date:
United	States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	DIS	-	MM / DD / YYYY	<u> </u>
Case no					
	cial Form 106J				
Be as inform	nedule J: Your Expenses complete and accurate as possible. If two married people are nation. If more space is needed, attach another sheet to this f er (if known). Answer every question.				
Part 1:	Describe Your Household sthis a joint case?				
	<ul> <li>No. Go to line 2.</li> <li>Yes. Does Debtor 2 live in a separate household?</li> <li>□ No</li> <li>□ Yes. Debtor 2 must file Official Form 106J-2, Expenses</li> </ul>	for Separate House	ehold of Deb	tor 2.	
2. <b>D</b>	o you have dependents? ■ No				
D a	on not list Debtor 1	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	o not state the ependents names.				☐ No ☐ Yes ☐ No
е	o your expenses include xpenses of people other than ourself and your dependents?				□ Yes
expen	Estimate Your Ongoing Monthly Expenses ate your expenses as of your bankruptcy filing date unless your expenses as of a date after the bankruptcy is filed. If this is a suppliable date.	ou are using this for lemental <i>Schedule</i>	orm as a su J, check th	pplement in a Cha le box at the top o	apter 13 case to report of the form and fill in the
the va	le expenses paid for with non-cash government assistance if lue of such assistance and have included it on <i>Schedule I: Y</i> al Form 106I.)			Your expe	enses
	The rental or home ownership expenses for your residence. In ayments and any rent for the ground or lot.	clude first mortgage	e 4. \$		550.00
lf	not included in line 4:				
4	<ul> <li>a. Real estate taxes</li> <li>b. Property, homeowner's, or renter's insurance</li> <li>c. Home maintenance, repair, and upkeep expenses</li> </ul>		4a. \$ 4b. \$ 4c. \$		0.00 0.00 0.00
4	d. Homeowner's association or condominium dues		4d. \$		0.00
5. A	additional mortgage payments for your residence, such as hon	ne equity loans	5. \$		0.00

# Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 39 of 64

Debtor 1	Mary J E	Brooks	Case num	ber (if known)	-
6. <b>Util</b>	lities:				
6a.		/, heat, natural gas	6a.	\$	0.00
6b.		ewer, garbage collection	6b.		0.00
6c.		e, cell phone, Internet, satellite, and cable services	6c.	·	140.00
6d.	•		6d.	·	0.00
		sekeeping supplies			225.00
		children's education costs	8.	· -	
				\$ 	0.00
	_	dry, and dry cleaning	9. 10.		55.00
		products and services		:	30.00
		ental expenses	11.	Ф	45.00
		Include gas, maintenance, bus or train fare. car payments.	12.	\$	200.00
		car payments.  , clubs, recreation, newspapers, magazines, and books	13.	·	3.00
		The state of the s		·	
		tributions and religious donations	14.	Φ	0.00
	urance.	nsurance deducted from your pay or included in lines 4 or 20.			
	not include i a. Life insura	, , ,	15a.	\$	0.00
	a. Life insure		15a. 15b.		0.00
	c. Vehicle in		15c.	· -	311.00
		urance. Specify:	15d.	\$	0.00
		nclude taxes deducted from your pay or included in lines 4 or		Φ	0.00
	ecify:		16.	\$	0.00
		lease payments:	47-	Ф	0.00
		nents for Vehicle 1	17a.		0.00
		nents for Vehicle 2	17b.		0.00
	c. Other. Sp				0.00
	d. Other. Sp		17d.	\$	0.00
3. <b>Yo</b> ı	ur payments	s of alimony, maintenance, and support that you did not r	eport as	Φ.	0.00
		your pay on line 5, Schedule I, Your Income (Official For	m <b>106I).</b> 18.		
		s you make to support others who do not live with you.		\$	0.00
	ecify:		19.		
		perty expenses not included in lines 4 or 5 of this form or			
		es on other property	20a.		0.00
	<ol> <li>Real esta</li> </ol>		20b.	· -	0.00
20c	. Property,	homeowner's, or renter's insurance	20c.	\$	0.00
20d	d. Maintena	nce, repair, and upkeep expenses	20d.	\$	0.00
20e	e. Homeowr	ner's association or condominium dues	20e.	\$	0.00
. Oth	ner: Specify:		21.	+\$	0.00
	. ,		<del></del>		
	-	monthly expenses			
		4 through 21.		\$	1,559.00
		22 (monthly expenses for Debtor 2), if any, from Official Form	106J-2	\$	
220	. Add line 22	2a and 22b. The result is your monthly expenses.		\$	1,559.00
					-,
	•	monthly net income.		•	
		12 (your combined monthly income) from Schedule I.	23a.		2,094.00
23b	c. Copy you	r monthly expenses from line 22c above.	23b.	-\$	1,559.00
					<u> </u>
230		your monthly expenses from your monthly income.	222	\$	535.00
	The resul	It is your monthly net income.	23c.	Ψ	333.00
4 5:		an in annual and annual in very survey and the desired	. aftan (!! - 4! !	- 4	
		an increase or decrease in your expenses within the year ou expect to finish paying for your car loan within the year or do you exp			ase or decrease because of c
		ou expect to finish paying for your car loan within the year of do you exp eterms of your mortgage?	not your mongage pe	ayment to more	ase of decrease because of a
		. to S. your mongago.			
□,	Yes.	Explain here:			

## Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 40 of 64

Fill in this infor	mation to identify your	case:			
Debtor 1	Mary J Brooks				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					_ 0, ,,,,,,
(if known)					☐ Check if this is an
					amended filing
Official Form Declarat		n Individual	Debtor's Sch	hedules	12/15
If two married po	eople are filing togethe	r, both are equally respo	nsible for supplying corr	rect information.	
					ment, concealing property, or 0, or imprisonment for up to 20
	8 U.S.C. §§ 152, 1341, 1		Auptoy case can result in	11 mies up to \$250,000	o, or imprisonment for up to 20
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
_					
☐ Yes. N	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
				Declaration,	and Signature (Onicial Form 119)
	ilty of perjury, I declare e true and correct.	that I have read the sum	nmary and schedules filed	d with this declaratio	n and
X /s/ Mar	y J Brooks		X		
	ry J Brooks Brooks		X Signature of [	Debtor 2	

Date

Date **February 21, 2018** 

# Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 41 of 64

Fill ir	this information to	o identify you	r case:			
Debto	or 1 Mary	J Brooks	Middle Name	Leat Name		
Debto		ame	Middle Name	Last Name		
	e if, filing) First Na	ame	Middle Name	Last Name		
Unite	d States Bankruptcy	Court for the:	NORTHERN DISTRICT O	OF ILLINOIS		
Case	number					
(if knov						Check if this is an
					a	mended filing
٠		27				
	cial Form 10		Affaina fan Indiisid	luala Filima fan D		
			Affairs for Individ			4/16
					e equally responsible for sup	
	nation. If more spa er (if known). Answ			this form. On the top of ar	y additional pages, write yo	ur name and case
Part '	Give Details A	hout Vour Ma	rital Status and Where You	Lived Refere		
				Lived Belole		
1. V	Vhat is your curren	t marital statu	s?			
	Married					
	☐ Not married					
2. C	Ouring the last 3 year	ars, have you	lived anywhere other than	where you live now?		
	7 No		-	-		
-		ne nlaces vou l	ived in the last 3 years. Do n	ot include where you live no	W	
			ŕ	·		
	Debtor 1 Prior Addı	ess:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
	431 Donin Dr		From-To:	☐ Same as Debtor	I	☐ Same as Debtor 1
	Antioch, IL 60002	2	2015-2017			From-To:
	and territories include  No  Yes. Make sure	de Arizona, Ca you fill out <i>Scl</i>	lifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto F	nity property state or territor iico, Texas, Washington and V	
F	ill in the total amoun	t of income yo	nployment or from operating used income that you received from all jobs and have income that you receive	all businesses, including par		ndar years?
	□ No					
	Yes. Fill in the d	etails.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
	January 1 of curre ate you filed for ba		■ Wages, commissions, bonuses, tips	\$3,500.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document

Page 42 of 64 Case number (if known) Debtor 1 Mary J Brooks

				Debtor 1			Debtor 2		
				Sources of income Check all that apply.		income e deductions and ions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	last caler nuary 1 to	ndar year: December	31, 2017 )	■ Wages, commissions, bonuses, tips		\$27,167.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips		\$35,801.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a	business	
	gambling List each No	and lottery v	vinnings. If yo	enefit payments; pensions; repure are filing a joint case and yome from each source separa	ou have i	ncome that you rec	eived together, list	t it only once	
				Debtor 1			Debtor 2		
				Sources of income Describe below.	each	s income from source e deductions and ions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
			-	Made Before You Filed for		tcy			
6.	Are eithe  ☐ No.	Neither De	ebtor 1 nor D	's debts primarily consume Debtor 2 has primarily conso personal, family, or househo	umer deb		ts are defined in 11	U.S.C. § 1	01(8) as "incurred by a
		•	90 days befo	ore you filed for bankruptcy, d	did you pa	y any creditor a tota	al of \$6,425* or mo	re?	
		□ No.	Go to line 7						
		□ Yes	paid that cr not include	each creditor to whom you pa editor. Do not include payme payments to an attorney for t	ents for do this bankr	mestic support obli uptcy case.	gations, such as c	hild support	and alimony. Also, do
		* Subject	to adjustmen	t on 4/01/19 and every 3 year	rs after th	at for cases filed or	n or after the date	of adjustmer	nt.
	Yes.			or both have primarily conso ore you filed for bankruptcy, d			al of \$600 or more	?	
		■ No.	Go to line 7	<b>7</b> .					
		□ Yes	include pay	each creditor to whom you pa rments for domestic support of for this bankruptcy case.					
	Creditor	's Name and	d Address	Dates of payme	ent	Total amount paid	Amount you still owe	Was this	payment for

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 43 of 64

Debtor 1 Mary J Brooks

Document Page 43 of 64
Case number (if known)

7.	Within 1 year before you filed for bankruptour linsiders include your relatives; any general participations of which you are an officer, directincluding one for a business you operate as a support and alimony.	artners; relatives of any ger tor, person in control, or ov	neral partners; partners of 20% or more	erships of which yes of their voting se	ou are a general curities; and any	l partner;   managing agent,
	<ul><li>No</li><li>☐ Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the	his payment
8.	Within 1 year before you filed for bankrupter insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	occount of a de	bt that benefited ar
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credit	
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt: List all such matters, including personal injury modifications, and contract disputes.   No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
	Midland Funding vs Mary Brooks 2017 SC 003642	Collection			■ Pending □ On appea □ Conclude	
10.	Within 1 year before you filed for bankrupte. Check all that apply and fill in the details below  ■ No. Go to line 11.  □ Yes. Fill in the information below.		erty repossessed, f	oreclosed, garni	shed, attached,	, seized, or levied?
	Creditor Name and Address	Describe the Property	.i	Date		Value of the property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec  ■ No □ Yes. Fill in the details.			nancial institutio	n, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possess			fit of creditors, a

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main

Page 44 of 64 Case number (if known) Document Debtor 1 Mary J Brooks

Pai	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift.	cy, did you give any gifts with a total value of more t	than \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankrupt  ■ No □ Yes. Fill in the details for each gift or cont	cy, did you give any gifts or contributions with a totaribution.	al value of more thar	\$600 to any charity?
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses			
15.	disaster, or gambling?	ry or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other
	Yes. Fill in the details.		Data of	Value of man and
	how the loss occurred Inc	escribe any insurance coverage for the loss clude the amount that insurance has paid. List nding insurance claims on line 33 of Schedule A/B: operty.	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or pre	ey, did you or anyone else acting on your behalf pay oparing a bankruptcy petition?  parers, or credit counseling agencies for services require		erty to anyone you
	□ No			
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Edwin L Feld & Associates, LLC 1 N LaSalle Street Suite 1225 Chicago, IL 60602	Attorney Fees Total \$4000.00	2/13/18	\$150.00
17.	Within 1 year before you filed for bankrupto promised to help you deal with your creditor Do not include any payment or transfer that you		or transfer any prope	erty to anyone who
	■ No			
	Yes. Fill in the details.	December 1	D-1	
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Entered 02/21/18 13:14:05 Doc 1 Filed 02/21/18 Desc Main Case 18-04662 Page 45 of 64
Case number (if known) Document

Debtor 1 Mary J Brooks

18.	Within 2 years before you filed for bankru transferred in the ordinary course of your Include both outright transfers and transfers include gifts and transfers that you have alrest No	or business or financial as s made as security (such a	offairs? as the granting of a			
	☐ Yes. Fill in the details.					
	Person Who Received Transfer Address		Description and value of property transferred		ibe any property or ents received or debts n exchange	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankr beneficiary? (These are often called asset-		any property to a	self-settle	d trust or similar device	of which you are a
	■ No □ Yes. Fill in the details.					
	Name of trust	Description and	d value of the pro	perty trans	ferred	Date Transfer was
						made
Par	rt 8: List of Certain Financial Accounts,	Instruments, Safe Depo	sit Boxes, and S	torage Unit	s	
20.	Within 1 year before you filed for bankrup	ptcy, were any financial	accounts or insti	ruments he	ld in your name, or for y	our benefit, closed,
	sold, moved, or transferred? Include checking, savings, money markethouses, pension funds, cooperatives, as:	et, or other financial acco	ounts; certificate	s of deposi		
	No	occidiono, una cinor m	idiloidi illoilidiloi	.0.		
	Yes. Fill in the details.					
	Name of Financial Institution and	Last 4 digits of	Type of acco	unt or	Date account was	Last balance
	Address (Number, Street, City, State and ZIP Code)  Code  Code)  Code  Code)  Code  Code				before closing or transfer	
21.	Do you now have, or did you have within cash, or other valuables?	1 year before you filed	for bankruptcy, a	ny safe dep	oosit box or other depos	sitory for securities,
	No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	who else had a Address (Number State and ZIP Code)	, Street, City,	Describe	the contents	Do you still have it?
22.	Have you stored property in a storage un	nit or place other than yo	our home within 1	year befor	re you filed for bankrupt	cy?
	■ No					
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has o to it? Address (Number State and ZIP Code)	r, Street, City,	Describe	the contents	Do you still have it?
Par	rt 9: Identify Property You Hold or Contr	rol for Someone Else				
23.	Do you hold or control any property that for someone.	someone else owns? In	clude any proper	ty you bori	rowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pr (Number, Street, City Code)		Describe	the property	Value
Par	rt 10: Give Details About Environmental I	,				
	the second of Bert 40, the fellowing define	ultions annly				

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 46 of 64

Case number (if known)

**Mary J Brooks** Debtor 1

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.						
Rep	ort a	all notices, releases, and proceedings the	at you know about, regardless of whe	n the	ey occurred.		
24.	Has	s any governmental unit notified you that	you may be liable or potentially liable	unc	der or in violation of an environm	ental law?	
		No					
		Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice	
25.	Hav	ve you notified any governmental unit of	any release of hazardous material?				
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice	
26.	Hav	ve you been a party in any judicial or adn	ninistrative proceeding under any env	iron	mental law? Include settlements	and orders.	
		No					
		Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case	
Par	t 11:	Give Details About Your Business or	Connections to Any Business				
		<del>_</del>	-	nv of	the following connections to any	/husiness?	
	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?   A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
		☐ A partner in a partnership			,		
		☐ An officer, director, or managing ex	ecutive of a corporation				
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation				
		No. None of the above applies. Go to F	Part 12.				
		Yes. Check all that apply above and fill		s.			
		siness Name	Describe the nature of the business		Employer Identification number		
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security	number or IIIN.	
					Dates business existed		
28.		hin 2 years before you filed for bankrupt titutions, creditors, or other parties.	cy, did you give a financial statement	to a	nyone about your business? Inclu	ıde all financial	
		No Yes. Fill in the details below.					
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued				
		_					

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers

Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Case 18-04662 Page 47 of 64
Case number (if known) Document

Debtor 1 Mary J Brooks

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ma	ary J Brooks		
Mary J Brooks Signature of Debtor 1		Signature of Debtor 2	
Date February 21, 2018		Date	
Did yo	u attach additional pages to Your Si	tatement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)	?
No			
☐ Yes	3		
Did yo	u pay or agree to pay someone who	is not an attorney to help you fill out bankruptcy forms?	
■ No			
☐ Yes	s. Name of Person Attach the I	Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee	
+	\$75	administrative fee	
	\$275	total fee	

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Monies paid for prepetition services needed to limit the financial burden of the firm.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$150.00

toward the flat fee, leaving a balance due of \$3,850.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: February 21, 2018	11		
Signed:			
/s/ Mary J Brooks	/s/ Edwin L Feld		
Mary J Brooks	Edwin L Feld 6188070		
	Attorney for the Debtor(s)		
Debtor(s)			
Do not sign this agreement if the amoun	its are blank.		

**Local Bankruptcy Form 23c** 

Case 18-04662 Doc 1 Filed 02/21/18 Entered 02/21/18 13:14:05 Desc Main Document Page 58 of 64

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Mary J Brooks		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR DE	EBTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 compensation paid to me within one year before the filiple rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received		\$	150.00
	Balance Due		_	3,850.00
2. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. <b>I</b>	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law firm.
[	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na			
5. I	In return for the above-disclosed fee, I have agreed to r	ender legal service for all aspect	s of the bankruptcy c	ase, including:
b c	<ul> <li>Analysis of the debtor's financial situation, and rend</li> <li>Preparation and filing of any petition, schedules, sta</li> <li>Representation of the debtor at the meeting of credit</li> <li>[Other provisions as needed]</li> </ul>	tement of affairs and plan which	may be required;	
5. E	By agreement with the debtor(s), the above-disclosed fe	ee does not include the following	g service:	
		CERTIFICATION		
	certify that the foregoing is a complete statement of an ankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
	ebruary 21, 2018	/s/ Edwin L Feld		
Da	ate	Edwin L Feld 618 Signature of Attorno Edwin L Feld & A 1 N LaSalle Stree Suite 1225 Chicago, IL 6060 312-263-2100 Fa	ey ssociates, LLC t	
		Name of law firm		

A Tec Ambulance PO Box 6639 Carol Stream, IL 60197

ACL P.O. Box 27901 West Allis, WI 53227

Advocate Condell Med Center PO Box 6572 Carol Stream, IL 60197

AFNI P.O. Box 3427 Bloomington, IL 61702

Alliance One 4850 Street Rd., Suite 300 Trevose, PA 19053

Antioch Manor Apts 445 Donin Dr Antioch, IL 60002

AT&T U-Verse P.O. Box 5014 Carol Stream, IL 60197-5014

Aurora Health Care PO Box 091700 Milwaukee, WI 53209-8700

Aurora Med Ctr 10400 75th St Kenosha, WI 53142

Bortnik, K PsyD 800 S Milwaukee Ave, Suite 180 Libertyville, IL 60048

Cap One PO Box 30281 Salt Lake City, UT 84130 CCS
725 Canton St
Norwood, MA 02062

Center for Internal Medicine 501 N Riverside Dr, Suite 216 Gurnee, IL 60031

Chicago Behavioral Hospital 555 Wilson Lane Des Plaines, IL 60016

Chicago Behavioral Phys c/o Frost Arnett PO Box 188988 Nashville, TN 37219

Choice Recovery 1550 Old Henderson Rd, Suite S100 Columbus, OH 43220

Christine Nichols 906 Oxford Rd Deerfield, IL 60015

Comcast P.O. Box 3001 Southeastern, PA 19398-3002

Comed PO Box 6111 Carol Stream, IL 60197

Comenity Gordmans PO Box 182789 Columbus, OH 43218

Comenity Victoria Secret PO Box 659728 San Antonio, TX 78265

Discover PO Box 15316 Wilmington, DE 19850 Enhanced Recovery Co PO Box 57547 Jacksonville, FL 32241

Enterprise Rent-A-Car PO Box 801988 Kansas City, MO 64180

FCO 12304 Baltimore Ave, Suite E Beltsville, MD 20705

Firstsource Advantage LLC 205 Bryant Woods South Amherst, NY 14228

Fort Myers Med Group 5100 N Federal Hwy, Suite 202 Fort Lauderdale, FL 33308

Frost Arnett PO Box 188988 Nashville, TN 37219

Ganesha Inst of Neurology PO Box 14000 Belfast, ME 04915

Global Health Care 4250 N Marine Dr #236 Chicago, IL 60613

Horizons Behav Health 500 Coventry Lane, Suite 205 Crystal Lake, IL 60014

ICS PO Box 1010 Tinley Park, IL 60477

IHC Libertyville Emerg Phys PO Box 3261 Milwaukee, WI 53201

IL Gastro Group c/o Keynote Consulting 220 W Campus Dr #102 Arlington Heights, IL 60004

Infinity Healthcare Phys PO Box 078894 Milwaukee, WI 53278

Kohn Law Firm S.C. 735 N. Water St., Suite 1300 Milwaukee, WI 53202-4106

Lake County Health Dept 3010 Grand Ave Waukegan, IL 60085

McCarthy, Burgess & Wolff 26000 Cannon Rd Cleveland, OH 44146

Midland Credit Management P.O. Box 939019 San Diego, CA 92193-9019

Midland Funding 2365 Northside Dr, Suite 300 San Diego, CA 92108

Midwest Diagnostic Pathology 520 E 22nd St Lombard, IL 60148

Northshore Center for Gastro 1880 W Winchester Rd, Suite 201 Libertyville, IL 60048

Northwest Collectors 3601 Algonquin Rd, Suite 232 Rolling Meadows, IL 60008

Northwestern Lake Forest Hospital 660 N Westmoreland Rd Lake Forest, IL 60045

Northwestern Med Fac Found 26609 Network Place Chicago, IL 60673-1266

Orion Anesthesia Associates, PC 333 Busse Highway Number 991 Park Ridge, IL 60068

Professional Placements 272 N 12th St Milwaukee, WI 53233

Scion Lab Services 4111 SW 47th Ave, Unit 333 Fort Lauderdale, FL 33314

Serenity House of Libertyville PO Box 6206 Libertyville, IL 60048

State Collection Service 2509 S. Stoughton Rd Madison, WI 53716

Transworld Systems 500 Virginia Dr, Suite 514 Fort Washington, PA 19034

Tylkin, E MD c/o Certified Services PO Box 177 Waukegan, IL 60079

Vernon Hills Medical Center 800 S Milwaukee Ave Libertyville, IL 60048

Village of Antioch PO Box 6253 Carol Stream, IL 60197

Wakefield & Assoc PO Nox 58 Fort Morgan, CO 80701 Wells Fargo Dealer Services PO Box 1697 Winterville, NC 28590

White Sands Rehab 1820 Colonial Blvd Fort Myers, FL 33907